

What is claimed is:

1 1. An automated financial transaction system
 2 comprising:
 3 a plurality of automated tellers machines (ATM),
 4 responsive to operations by customers, for performing
 5 various transactions; and
 6 a management apparatus, communicatably connected
 7 with each of said ATMs via an exclusive line, for managing
 8 the transactions;
 9 said ATMs including a first ATM having a message
 10 input section for inputting a message for a remittance
 11 destination during remittance transaction, and said
 12 first ATM being operable to send said message to a message
 13 depository via a public communications network for
 14 storage;
 15 said first ATM being also operable to send
 16 remittance information and depository information about
 17 where said message is stored to said management apparatus
 18 via said exclusive line for management purposes.

1 2. An automated financial transaction system
 2 according to claim 1, further comprising an information
 3 terminal communicatably connected with said first ATM
 4 via said public communications network such that said
 5 first ATM notifies said information terminal of said
 6 depository information via said public communications

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a1* 7 network.

1 3. An automated financial transaction system
2 according to claim 1, further comprising an information
3 terminal communicatably connected with said management
4 apparatus via said public communications network such
5 that said management apparatus notifies said information
6 terminal of said depository information via said public
7 communications network.

a 1 4. An automated financial transaction system
2 according to claim 2, wherein when the notification of
3 said depository information is recognized by a
4 remittance-destination customer at said information
5 terminal, said information terminal is responsive to a
6 request of the remittance-destination customer to read
7 from said message depository said message from a
8 remittance source, based on said notified depository
9 information, and to reproduce said message at said
10 information terminal.

1 5. An automated financial transaction system
2 according to claim 3, wherein when the notification of
3 said depository information is recognized by a
4 remittance-destination customer at said information
5 terminal, said information terminal is responsive to a
6 request of the remittance-destination customer to read

7 from said message depository said message from a
 8 remittance source, based on said notified depository
 9 information, and to reproduce said message at said
 10 information terminal.

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 1 6. An automated financial transaction system
 2 according to claim 1,
 3 wherein said ATMs include a second ATM
 4 communicatably connected with said message depository
 5 via said public communications network and having a
 6 message reproducing section for reproducing said message
 7 from the remittance source which message is stored in
 8 said message depository; and
 9 wherein when said message from the remittance
 10 source is recognized by the remittance-destination
 11 customer at said second ATM, said second ATM reads from
 12 said message depository said message from the remittance
 13 source, based on said depository information obtained
 14 from said management apparatus, and reproduces said
 15 message on said message reproducing section.

1 *α* 7. An automated financial transaction system
 2 according to claim 1, said ATMs including a second ATM,
 3 wherein when said message from the remittance source is
 4 recognized by the remittance-destination customer at
 5 said second ATM, said second ATM obtains from said
 6 management apparatus said depository information of said

17) message from the remittance source and prints said
 8 depository information on a passbook of the
 9 remittance-destination customer and notifies the
 10 remittance-destination customer of said depository
 11 information.

1 8. An automated financial transaction system
 2 according to claim 1, said ATMs including a second ATM,
 3 wherein when said message from the remittance source is
 4 recognized by the remittance-destination customer at
 5 said second ATM, said second ATM obtains from said
 6 management apparatus said depository information and
 7 prints said depository information on a slip addressed
 8 to the remittance-destination customer and notifies the
 9 remittance-destination customer of said depository
 10 information.

9. An automated financial transaction system
 2 according to claim 2, wherein said information terminal
 3 is communicatably connected with said message depository
 4 of each said ATM via said public communications network
 5 and has a message reproducing function for reproducing
 6 said message from the remittance source which message
 7 is stored in said message depository, said information
 8 terminal being operable to read from said message
 9 depository said message from the remittance source, based
 10 on said notified depository information, and to reproduce

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a3* 11 the read message at said information terminal.

1 10. An automated financial transaction system
2 according to claim 3, wherein said information terminal
3 is communicatably connected with said message depository
4 of each said ATM via said public communications network
5 and has a message reproducing function for reproducing
6 said message from the remittance source which message
7 is stored in said message depository, said information
8 terminal being operable to read from said message
9 depository said message from the remittance source, based
10 on said notified depository information, and to reproduce
11 the read message at said information terminal.

1 11. An automated financial transaction system
2 according to claim 7, wherein said information terminal
3 is communicatably connected with said message depository
4 of each said ATM via said public communications network
5 and has a message reproducing function for reproducing
6 said message from the remittance source which message
7 is stored in said message depository, said information
8 terminal being operable to read from said message
9 depository said message from the remittance source, based
10 on said notified depository information, and to reproduce
11 the read message at said information terminal.

1 12. An automated financial transaction system

2 according to claim 8, wherein said information terminal
 3 is communicatably connected with said message depository
 4 of each said ATM via said public communications network
 5 and has a message reproducing function for reproducing
 6 said message from the remittance source which message
 7 is stored in said message depository, said information
 8 terminal being operable to read from said message
 9 depository said message from the remittance source, based
 10 on said notified depository information, and to reproduce
 11 the read message at said information terminal.

1 13. An automated financial transaction system
 2 according to claim 1,
 3 wherein said information terminal is
 4 communicatably connected with said management apparatus
 5 via said public communications network and has a
 6 remittance transacting function and a message input
 7 function for inputting a message to the remittance
 8 destination during the remittance transaction; and
 9 wherein, when a message to the remittance
 10 destination is inputted by said message input function
 11 of said information terminal in response to a customer's
 12 operation, said information terminal sends said message
 13 to said message depository via said public communications
 14 network for storage and also sends remittance information
 15 and depository information of said message to said
 16 management apparatus via said public communications

Sub 2 17 network for management by said management apparatus.

1 14. An automated financial transaction system
2 according to claim 1, wherein if the remittance
3 transaction made in said first ATM is for the remittance
4 destination associated with another management
5 apparatus which manages transactions in a unique
6 communicating data format different from the electronic
7 transaction format to be used by the first-named
8 management apparatus, said first ATM sends said
9 remittance information and said depository information
10 of said message to said first-named management apparatus
11 via said exclusive line, whereupon said first-named
12 management apparatus sends said remittance information
13 and said depository information to the second-named
14 management apparatus.

Sub 2 1 15. An automated financial transaction system
2 according to claim 14,
3 wherein said ATMs include a third ATM which is to
4 be managed by said second-named management apparatus and
5 which is communicatably connected with said message
6 depository via said public communications network and
7 which has a message reproducing section for reproducing
8 said message from the remittance source which is stored
9 in said message depository; and
10 wherein when said message from the remittance

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11 source is recognized by the remittance-destination
 12 customer at said third ATM, said third ATM reads said
 13 message from the remittance source from message
 14 depository, based on said depository information
 15 obtained from said second-named management apparatus,
 16 for reproduction thereby.

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1 16. An automated financial transaction system
 2 according to claim 1, wherein said message includes image
 3 data.

1 17. An automated financial transaction system
 2 according to claim 1, wherein said message includes voice
 3 data.

1 18. An automated financial system according to
 2 claim 1, wherein said public communications network is
 3 Internet.

1 19. An automated financial transaction system
 2 according to claim 1, wherein said public communications
 3 network includes an intranet.

1 20. An automated financial transaction system
 2 according to claim 1, wherein said message depository
 3 is a message server connected to said public
 4 communications network.

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